



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit <https://www.dhrm.virginia.gov>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-888-642-4414 to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall <u>deductible</u> ?                             | <b>\$300</b> /person or <b>\$600</b> /family for in-network providers.   | Generally you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .   |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. Preventive services, office visits, prescription drugs, out-patient surgery, hospital stays, behavioral health, and routine vision and hearing.   | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> . |
| Are there other <u>deductibles</u> for specific services?           | Yes. Dental <u>deductible</u> <b>\$50</b> /person, <b>\$100</b> /two people, or <b>\$150</b> /family. There are no other specific <u>deductibles</u> . | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.   |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | <b>\$1,500</b> /person or <b>\$3,000</b> /family for in-network provider.  | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  |
| What is not included in the <u>out-of-pocket limit</u> ?            | Dental, routine vision and hearing and hearing, <u>premiums</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.       | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .   |
| Will you pay less if you use a <u>network provider</u> ?            | Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-800-552-2682 for a list of <u>network providers</u> .                            | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might   |

| Important Questions  | Answers | Why This Matters:   |
|--|---------|---|
|  |         | receive a bill from a <b>provider</b> for the difference between the <b>provider's</b> charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an <b>out-of-network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services. |
| Do you need a <b>referral</b> to see a <b>specialist</b> ? | No      | You can see the specialist you choose without a <b>referral</b> .   |

 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event  | Services You May Need                            | What You Will Pay                              |   | Limitations, Exceptions, & Other Important Information  |
|---|--|--|---|---|
|   |  | Network Provider (You will pay the least)      | Out-of-Network Provider (You will pay the most)                                     |   |
| If you visit a health care <b>provider's</b> office or clinic | Primary care visit to treat an injury or illness | \$25/visit                                     | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> . | <b>Balance billing</b> may occur for out-of-network services.   |
|   | <b>Specialist</b> visit                          | \$40/visit                                     | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> . | <b>Balance billing</b> may occur for out-of-network services.   |
|   | <b>Preventive care/screening</b> /immunization   | No charge                                      | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> . | You may have to pay for services that aren't preventive. Ask your <b>provider</b> if the services you need are preventive. Then check what your <b>plan</b> will pay for. <b>Balance billing</b> may occur for out-of-network services. |
| If you have a test  | <b>Diagnostic test</b> (x-ray, blood work)       | 20% <b>coinsurance</b> after <b>deductible</b> | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> . | <b>Balance billing</b> may occur for out-of-network services.   |
|   | Imaging (CT/PET scans, MRIs)                     | 20% <b>coinsurance</b> after <b>deductible</b> | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> . | A Health Services Review is required. <b>Balance billing</b> may occur for out-of-network services.   |

| Common Medical Event   | Services You May Need                                     | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information   |
|--|---|---|---|--|
|  |   | Network Provider (You will pay the least)                           | Out-of-Network Provider (You will pay the most)                                     |  |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="#">COVA Care Drug List</a> | Tier 1 - Typically Generic drugs                          | \$15/ <u>copay</u> (retail);<br>\$30/ <u>copay</u> (home delivery)  | \$15/ <u>copay</u> (retail);<br>\$30/ <u>copay</u> (home delivery)                  | Retail up to 34 day supply; home delivery up to 90 day supply. Mandatory generic program. If you or your doctor requests a brand named drug when a generic is available, you pay the brand <u>copay</u> plus the difference between the allowable charge for the generic and the brand named drug. |
|  | Tier 2 - Typically Preferred / Brand drugs                | \$30/ <u>copay</u> (retail);<br>\$60/ <u>copay</u> (home delivery)  | \$30/ <u>copay</u> (retail);<br>\$60/ <u>copay</u> (home delivery)                  |  |
|  | Tier 3 - Typically Non-Preferred / <u>Specialty drugs</u> | \$45/ <u>copay</u> (retail);<br>\$90/ <u>copay</u> (home delivery)  | \$45/ <u>copay</u> (retail);<br>\$90/ <u>copay</u> (home delivery)                  |  |
|  | Tier 4 - Typically <u>Specialty drugs</u>                 | \$55/ <u>copay</u> (retail);<br>\$110/ <u>copay</u> (home delivery) | \$55/ <u>copay</u> (retail);<br>\$110/ <u>copay</u> (home delivery)                 |  |
| <b>If you have outpatient surgery</b>  | Facility fee (e.g., ambulatory surgery center)            | \$125/visit   | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | <b>Balance billing</b> may occur for out-of-network services.  |
|  | Physician/surgeon fees                                    | \$25 PCP; \$40 Specialist/visit                                     | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | <b>Balance billing</b> may occur for out-of-network services.  |
| <b>If you need immediate medical attention</b>   | <u>Emergency room care</u>                                | \$150/visit   | Covered as in-network   | Copay waived if admitted. <b>Balance billing</b> may occur for out-of-network services.  |
|  | <u>Emergency medical transportation</u>                   | 20% <u>coinsurance</u> after <u>deductible</u>                      | Covered as in-network   | <b>Balance billing</b> may occur for out-of-network services.  |
|  | <u>Urgent care</u>  | \$25 PCP; \$40 Specialist/visit                                     | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | <b>Balance billing</b> may occur for out-of-network services.  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)                        | \$300/stay  | Covered as in-network less a 25% reduction in                                       | <b>Balance billing</b> may occur for out-of-network services.  |

| Common Medical Event   | Services You May Need                     | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information  |
|--|---|---|---|---|
|  |   | Network Provider (You will pay the least)                     | Out-of-Network Provider (You will pay the most)                                     |   |
|  |   |   | the amount paid by your <u>plan</u> .   |   |
|  | Physician/surgeon fee                     | No charge   | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | <b>Balance billing</b> may occur for out-of-network services.   |
| If you need mental health, behavioral health, or substance abuse needs | Outpatient services                       | Office Visit<br>\$25/visit<br>Other Outpatient<br>\$125/visit | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | <b>Balance billing</b> may occur for out-of-network services. Employee Assistance Program (EAP) covered at no charge with up to 4 visits per incident per <u>plan</u> year. |
|  | Inpatient services                        | \$300/stay  | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . |   |
| If you are pregnant  | Office visits                             | \$25 PCP; \$40 Specialist/visit                               | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) <b>Balance billing</b> may occur for out-of-network services.               |
|  | Childbirth/delivery professional services | No charge   | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . |   |
|  | Childbirth/delivery facility services     | \$300/stay  | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . |   |
| If you need help recovering or have other special health needs         | <u>Home health care</u>                   | No charge   | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | 90 visits/benefit period. <b>Balance billing</b> may occur for out-of-network services.   |
|  | <u>Rehabilitation services</u>            | \$25 PCP; \$35 Specialist/visit                               | Covered as in-network less a 25% reduction in the amount paid by your <u>plan</u> . | \$15 copay for physical therapy services only. <b>Balance billing</b> may occur for out-of-network services.  |

| Common Medical Event                   | Services You May Need            | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information                                   |
|--|----------------------------------|--|--|--|
|  |                                  | Network Provider (You will pay the least)  | Out-of-Network Provider (You will pay the most)  |  |
|  | <u>Habilitation services</u>     | \$25 PCP; \$35 Specialist/visit  | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> .        |  |
|  | <u>Skilled nursing care</u>      | No charge  | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> .        | 180 days/benefit period. <b>Balance billing</b> may occur for out-of-network services.   |
|  | <u>Durable medical equipment</u> | 20% <b>coinsurance</b> after <b>deductible</b>   | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> .        | <b>Balance billing</b> may occur for out-of-network services.                            |
|  | <u>Hospice service</u>           | No charge  | Covered as in-network less a 25% reduction in the amount paid by your <b>plan</b> .        | <b>Balance billing</b> may occur for out-of-network services.                            |
| If your child needs dental or eye care | Eye exam                         | \$15 <b>copay</b><br><b>\$0 once OOP is met</b>  | \$30 allowance   | <b>Balance billing</b> may occur for out-of-network services.                            |
|  | Glasses                          | \$0 copay; formulary* for frames. \$20 <b>copay (\$0 copay once OOP is met)</b> for polycarbonate standard single vision lenses. | \$80 allowance for frames. \$50 allowance for polycarbonate standard single vision lenses. | *Members will need to select their covered frames from a specific selection (formulary). |
|  | Dental check-up                  | No charge  | Covered as in-network  | <b>Balance billing</b> may occur for out-of-network services.                            |

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Infertility treatment
- Routine foot care unless you have been diagnosed with diabetes
- Cosmetic surgery
- Long-term care
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Most coverage provided outside the United States. See [www.bcbs.com](http://www.bcbs.com)
- Chiropractic care
- Private-duty nursing
- Non-emergency care when traveling outside the U.S.
- Dental care (adult)
- Hearing aids
- Routine eye care (adult)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: Director, Department of Human Resource Management, 101 North 14<sup>th</sup> Street – 12<sup>th</sup> Floor, Richmond, Virginia 23219-3657. Mark envelope Confidential-Appeal Enclosed. Telephone: 1-888-642-4414.

## Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this plan meet the Minimum Value Standards? **Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next section.—————

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|                                 |       |
|---------------------------------|-------|
| ■ The plan's overall deductible | \$300 |
| ■ Specialist copayment          | \$40  |
| ■ Hospital (facility) copayment | \$300 |
| ■ Other coinsurance             | 20%   |

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,840</b> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| <u>Cost Sharing</u>               |              |
|-----------------------------------|--------------|
| Deductibles                       | \$300        |
| Copayments                        | \$410        |
| Coinsurance                       | \$209        |
| <i>What isn't covered</i>         |              |
| Limits or exclusions              | \$60         |
| <b>The total Peg would pay is</b> | <b>\$979</b> |

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|                                 |       |
|---------------------------------|-------|
| ■ The plan's overall deductible | \$300 |
| ■ Specialist copayment          | \$40  |
| ■ Hospital (facility) copayment | \$300 |
| ■ Other coinsurance             | 20%   |

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$7,460</b> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$300          |
| Copayments                        | \$1,135        |
| Coinsurance                       | \$372          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$55           |
| <b>The total Joe would pay is</b> | <b>\$1,862</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|                                 |       |
|---------------------------------|-------|
| ■ The plan's overall deductible | \$300 |
| ■ Specialist copayment          | \$40  |
| ■ Hospital (facility) copayment | \$300 |
| ■ Other coinsurance             | 20%   |

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,970</b> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$300          |
| Copayments                        | \$835          |
| Coinsurance                       | \$164          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,299</b> |

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-552-2682.

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Language Access Services:

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi 1-800-552-2682

**Amharic (አማርኛ):-** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር 1-800-552-2682 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1-800-552-2682

**Armenian (հայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-800-552-2682 :

**Bassa (Bàsɔ̀ Wùdù):** M̐ dyi dyi-diè-dɛ̀ bɛ́ bédé b́a céè-dɛ̀ nìà kɛ dyí ní, ɔ̀ m̀ò nì dyí-bédɛ̀in-dɛ̀ bɛ́ m̐ kɛ gbo-kpá-kpá kè b́ɔ́ kpɔ́ dɛ́ m̐ bídí-wùdùùn b́ó pídyi. Bɛ́ m̐ kɛ wuɖu-zìin-nyò d̀ò gbo wùdù kɛ, d́á 1-800-552-2682.

**Bengali (বাংলা):** যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য 1-800-552-2682 -তে কল করুন।

**Burmese (မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် 1-800-552-2682 သို့ ခေါ်ဆိုပါ။

**Chinese (中文):** 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電 1-800-552-2682。

**Dinka (Dinka):** Na n̄ɔŋ thiëc nē ke de yā thorē, ke yin n̄ɔŋ loŋ bē yi kuony ku w̄er alēu bē ḡɛɛr yic yin ne thoŋ du ke cin wēu tāāuē ke piny. Te k̄or yin ba jam wēnē ran ye thok geryic, ke yin c̄ol 1-800-552-2682.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u 1-800-552-2682.

**Farsi (فارسی):** در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-800-552-2682 تماس بگیرید.



## Language Access Services:

**French (Français) :** Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le 1-800-552-2682.

**German (Deutsch):** Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie 1-800-552-2682.

**Greek (Ελληνικά)** Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο 1-800-552-2682.

**Gujarati (ગુજરાતી):** જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-800-552-2682.

**Haitian Creole (Kreyòl Ayisyen):** Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-800-552-2682.

**Hindi (हिंदी):** अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें 1-800-552-2682 ।

**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-800-552-2682.

**Igbo (Igbo):** O bụr u na i nwere ajuju o bula gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asusu gi na akwughị ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo 1-800-552-2682.

**Ilokano (Ilokano):** Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-800-552-2682.

**Indonesian (Bahasa Indonesia):** Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-800-552-2682.

**Italian (Italiano):** In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-800-552-2682

## Language Access Services:

**Japanese (日本語):** この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-800-552-2682 にお電話ください。

**Khmer (ខ្មែរ):** បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។  
ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ 1-800-552-2682 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata gicro. Kugira uvugishe umusemuzi, akura 1-800-552-2682.

**Korean (한국어):** 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 1-800-552-2682 로 문의하십시오.

**Lao (ພາສາລາວ):** ຖ້າທ່ານມີຄໍາຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ.  
ເພື່ອໂອ້ນລັກກັບວ່າມແບພາສາ, ໃຫ້ໂທຫາ 1-800-552-2682.

**Navajo (Diné):** Díí naaltsoos biká'ígíí łahgo bina'ídiłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehjı́ bee nił hodoonih t'áadoo bááh ilínígóó.  
Ata' halne'ígíí lá' bich'í' hadeesdzih nínizingo koǫ́' hodiłlnih 1-800-552-2682.

**Nepali (नेपाली):** यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ।  
दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-800-552-2682

**Oromo (Oromifaa):** Sanadi kanaa wajiin walqabaate gaffi kamiyyu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, 1-800-552-2682 bilbilla.

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## Language Access Services:

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**Samoan (Samoa):** Afai e iai ni ou fesili e uiga i lenei tusi, e iai lou 'aia e maua se fesoasoani ma faamatalaga i lou lava gagana e aunoa ma se totogi. Ina ia talanoa i se tagata faaliliu, vili 1-800-552-2682.

**Serbian (Srpski):** Ukoliko imate bilo kakvih pitanja u vezi sa ovim dokumentom, imate pravo da dobijete pomoć i informacije na vašem jeziku bez ikakvih troškova. Za razgovor sa prevodiocem, pozovite 1-800-552-2682.

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**(Yiddish) (אידיש):** אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו אן איבערזעצער, רופט 1-800-552-2682.

## Language Access Services:

**Yoruba (Yorùbá):** Tí o bá ní èyíkéyí ibèrè nípa àkọsilẹ yí, o ní ètọ láti gba iránwọ àti iwífún ní èdè rẹ lófẹẹ. Bá wa ògbùfọ kan sọrọ, pe 1-800-552-2682.

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